

Information to identify the case:

Debtor 1	Barbara J. Shultz	Social Security number or ITIN	xxx-xx-7209
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20351-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Barbara J. Shultz

4/15/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Barbara J. Shultz
Debtor

Case No. 19-20351-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 15, 2024

User: auto
Form ID: 3180W

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2024:

Recip ID	Recipient Name and Address
db	+ Barbara J. Shultz, PO Box 113, Mill Run, PA 15464-0113
14985068	#+ Diana & Gary Jackson, 2524 Newark Street, Grapeville, PA 15634-1100
15033703	#+ Diana Jackson, 2524 Newark Street, Grapeville, PA 15634-1100
15026751	+ PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892
14985071	+ PNC Home Equity, PO Box 747032, Pittsburgh, PA 15274-7032

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 16 2024 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 16 2024 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2024 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Apr 16 2024 03:37:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14985064	EDI: BANKAMER	Apr 16 2024 03:37:00	Bank of America, Po Box 15019, Wilmington, DE 19886-5019
15014483	+ EDI: BANKAMER2	Apr 16 2024 03:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14991355	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 15 2024 23:50:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14985067	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 15 2024 23:50:00	Citizens One Auto Finance, P.O. Box 7000, Providence, RI 02940
15019826	+ Email/Text: RASEBN@raslg.com	Apr 15 2024 23:50:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14985066	EDI: CITICORP	Apr 16 2024 03:37:00	Citi Cards, Po Box 70166, Philadelphia, PA 19176-0166

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15028891	+ EDI: CITICORP	Apr 16 2024 03:37:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14994482	+ Email/Text: EBN@edfinancial.com	Apr 15 2024 23:51:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14985069	EDI: CITICORP	Apr 16 2024 03:37:00	Home Depot, Po Box 9001010, Louisville, KY 40290-1010
14985065	EDI: JPMORGANCHASE	Apr 16 2024 03:37:00	Chase Cards, Po Box 1423, Charlotte, NC 28201-1423
15025709	Email/PDF: resurgentbknotifications@resurgent.com	Apr 16 2024 00:02:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14985070	Email/Text: Bankruptcy.Notices@pnc.com	Apr 15 2024 23:50:00	PNC Bank, Po Box 856177, Louisville, KY 40285-6177
15029514	Email/Text: Bankruptcy.Notices@pnc.com	Apr 15 2024 23:50:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15201748	EDI: PRA.COM	Apr 16 2024 03:37:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15029249	EDI: PRA.COM	Apr 16 2024 03:37:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14985758	+ EDI: PRA.COM	Apr 16 2024 03:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14985072	EDI: SYNC	Apr 16 2024 03:37:00	Sam's Club MC/SYNCB, Po Box 960013, Orlando, FL 32896-0013
14985073	EDI: CITICORP	Apr 16 2024 03:37:00	Sears MC, Po Box 9001055, Louisville, KY 40290-1055
14985074	EDI: SYNC	Apr 16 2024 03:37:00	Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013
14985075	+ EDI: SYNC	Apr 16 2024 03:37:00	Synchrony Bank/JCP, Po Box 960090, Orlando, FL 32896-0090
14985076	Email/Text: EBN@edfinancial.com	Apr 15 2024 23:51:00	U.S. Department of Education, Po Box 36008, Knoxville, TN 37930-6008

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15208188	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2024 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Barbara J. Shultz asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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